

Information to identify the case:

Debtor 1	<u>Joseph F. George</u>	Social Security number or ITIN	xxx-xx-5952
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Janet M. George</u>	Social Security number or ITIN	xxx-xx-7832
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-21211-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph F. George

Janet M. George

9/18/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph F. George
Janet M. George
DebtorsCase No. 15-21211-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 20, 2019.

db/jdb +Joseph F. George, Janet M. George, 1041, Girard Road, Pittsburgh, PA 15227-1349
 cr American Honda Finance Corporation d/b/a Honda Fin, PO Box 168088, Irving, TX 75016-8088
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +JPMorgan Chase Bank, National Association, Chase Records Ctr. Attn: Corr. Mail,
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 14065683 +Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 14065684 +Borough of Whitehall/Baldwin-Whitehall SD, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 14024838 +Bryant State Bank, Box 5161, Sioux Falls, SD 57117-5161
 14087297 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C.,
 3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083
 14024840 +Chase, Box 24696, Columbus, OH 43224-0696
 14088093 JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
 Mail code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
 14966688 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2019 03:27:40 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Sep 19 2019 06:48:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14043852 EDI: HNDA.COM Sep 19 2019 06:48:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 14024839 +EDI: CAPITALONE.COM Sep 19 2019 06:48:00 Capital One, Box 30285,
 Salt Lake City, UT 84130-0285
 14076069 +E-mail/Text: bankruptcy@cavps.com Sep 19 2019 03:28:37 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 14024841 +EDI: RCSFNBMARIN.COM Sep 19 2019 06:48:00 Credit One Bank, Box 60500,
 City of Industry, CA 91716-0500
 14091925 EDI: RESURGENT.COM Sep 19 2019 06:48:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14024843 +EDI: WFNNB.COM Sep 19 2019 06:48:00 Marathon Visa, Box 659584,
 San Antonio, TX 78265-9584
 14091924 EDI: MERRICKBANK.COM Sep 19 2019 06:48:00 Merrick Bank, c/o Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 14024844 +EDI: MERRICKBANK.COM Sep 19 2019 06:48:00 Merrick Bank, Box 30537, Tampa, FL 33630-3537
 14093031 EDI: PRA.COM Sep 19 2019 06:48:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 14024845 +E-mail/Text: bankruptcy@prosper.com Sep 19 2019 03:28:51 Prosper, 101 Second St,
 San Francisco, CA 94105-3672
 14060122 EDI: Q3G.COM Sep 19 2019 06:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14030615 EDI: RECOVERYCORP.COM Sep 19 2019 06:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 15074083 +EDI: DRIV.COM Sep 19 2019 06:48:00 Santander Consumer USA Inc., P.O. Box 560284,
 Dallas, TX 75356-0284
 14024846 +EDI: RMSC.COM Sep 19 2019 06:48:00 Walmart, Box 530927, Atlanta, GA 30353-0927
 14024847 +EDI: WFNNB.COM Sep 19 2019 06:48:00 Woman Within, Box 659728,
 San Antonio, TX 78265-9728

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Baldwin-Whitehall School District
 cr Borough of Whitehall
 cr Duquesne Light Company
 cr* +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 14024842* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Honda Financial, Box 65507, Wilmington, DE 19808)

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: bsil
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:

Brad L. Hamric on behalf of Debtor Joseph F. George hamriclaw@comcast.net
Brad L. Hamric on behalf of Joint Debtor Janet M. George hamriclaw@comcast.net
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Baldwin-Whitehall School District jhunt@grblaw.com,
cnoroski@grblaw.com
Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association
pabk@logs.com
LeeAne O. Huggins on behalf of Creditor JPMorgan Chase Bank, National Association
pabk@logs.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda
Financial Services, Administrator For Honda Lease Trust ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 12